

Information to identify the case:			
Debtor 1:	Terrance L. Cassidy Sr.		Social Security number or ITIN: xxx-xx-6450
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter: 13 9/4/23
Case number:	23-21884-CMB		Date case converted to chapter: 7 12/15/23

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Terrance L. Cassidy Sr.	
2. All other names used in the last 8 years		
3. Address	2403 Sidney Street Suite 208 Pittsburgh, PA 15203	
4. Debtor's attorney Name and address	Rodney D. Shepherd River Park Commons 2403 Sidney Street, Suite 208 Pittsburgh, PA 15203	Contact phone 412-471-9670 Email: rodsheph@cs.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

Debtor **Terrance L. Cassidy Sr.**

Case number **23-21884-CMB**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/15/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 22, 2024 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/22/24 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 2/23/24 Deadline for governmental units to file a proof of claim: Filing deadline: 3/1/24 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Terrance L. Cassidy, Sr.
Debtor

Case No. 23-21884-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 15, 2023

User: auto
Form ID: 309B

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2023:

Recip ID	Recipient Name and Address
db	+ Terrance L. Cassidy, Sr., 2403 Sidney Street, Suite 208, Pittsburgh, PA 15203-2152
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jeffrey R. Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
aty	+ Jennifer L. Cerce, Maiello Brungo & Maiello, Southside Works, 424 S. 27th Street, Ste 210, Pittsburgh, PA 15203-2379
ust	+ Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Township of Scott, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219 UNITED STATES 15219-1753
15641302	+ Chase, 6716 Grade Lane Bldg. 9, Suite 910, Louisville, KY 40213-3410
15645170	+ City of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15641304	+ Comenity/Capital Bank, P.O. Box 650965, Dallas, TX 75265-0965
15654970	M&T BANK, PO Box 1508, Buffalo, NY 14240
15641307	PNC Bank, Philadelphia, PA 19176-1335
15634352	+ PNC Bank Mortgage Services, 3232 Newmark Drive, Miamisburg, OH 45342-5433
15655623	+ Scott Township, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15645163	+ Township of Scott, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Dec 16 2023 00:02:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: rodsheph@cs.com	Dec 16 2023 00:02:00	Rodney D. Shepherd, River Park Commons, 2403 Sidney Street, Suite 208, Pittsburgh, PA 15203
tr	+ EDI: BRCCRAWFORD.COM	Dec 16 2023 04:50:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Dec 16 2023 04:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 16 2023 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 16 2023 04:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 16 2023 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bkfilings@zwickerpc.com	Dec 16 2023 00:02:00	American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943

District/off: 0315-2

User: auto

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Total Noticed: 48

cr	+ Email/Text: ebnjts@grblaw.com	Dec 16 2023 00:02:00	City of Pittsburgh and School District of Pittsbur, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	Email/PDF: resurgentbknotifications@resurgent.com	Dec 16 2023 00:07:13	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15641299	+ EDI: WFNNB.COM	Dec 16 2023 04:50:00	American Express, 1 Express Drive, Columbus, OH 43230-1496
15643429	+ Email/Text: bkfilings@zwickerpc.com	Dec 16 2023 00:02:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
15641301	EDI: CAPITALONE.COM	Dec 16 2023 04:50:00	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
15637388	EDI: CAPITALONE.COM	Dec 16 2023 04:50:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15645164	+ Email/Text: ebnjts@grblaw.com	Dec 16 2023 00:02:00	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15634345	Email/Text: legal@arsnational.com	Dec 16 2023 00:02:00	Citibank, c/o ARS National Services, P.O. Box 469100, Escondido, CA 92046-9100
15642259	+ EDI: CITICORP	Dec 16 2023 04:50:00	Citibank, 6716 Grade Lane, Bldg. 9, Suite 910, Louisville, KY 40213-3410
15641303	EDI: CITICORP	Dec 16 2023 04:50:00	Citibank/Sears, P.O. Box 9001037, Louisville, KY 40290-1037
15634346	+ Email/Text: ngisupport@radiusgs.com	Dec 16 2023 00:02:00	Citibank/Sears, c/o Radius Global Solutions, P.O. Box 390905, Minneapolis, MN 55439-0905
15645168	+ Email/Text: ebnjts@grblaw.com	Dec 16 2023 00:02:00	City of Pittsburgh & School District of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15641300	^ MEBN	Dec 15 2023 23:53:11	Comenity Bank, P.O. Box 650972, Dallas, TX 75265-0972
15645161	+ Email/Text: ebnjts@grblaw.com	Dec 16 2023 00:02:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15656456	+ Email/Text: jdryer@bernsteinlaw.com	Dec 16 2023 00:02:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15634344	EDI: JPMORGANCHASE	Dec 16 2023 04:50:00	Chase/Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423
15634348	Email/Text: bankruptcydepartment@tsico.com	Dec 16 2023 00:02:00	JPMorgan Chase, c/o Nationwide Credit, P.O. Box 15130, Wilmington, DE 19850-5130
15635850	Email/PDF: resurgentbknotifications@resurgent.com	Dec 16 2023 00:06:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15641308	Email/Text: camanagement@mtb.com	Dec 16 2023 00:02:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
15654039	Email/Text: Bankruptcy.Notices@pnc.com	Dec 16 2023 00:02:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15654978	Email/Text: Bankruptcy.Notices@pnc.com	Dec 16 2023 00:02:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15656385	EDI: PRA.COM	Dec 16 2023 04:50:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: auto

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15642261	+ EDI: CITICORP	Dec 16 2023 04:50:00	Sears/CBNA, P.O. Box 9001037, Louisville, KY 40290-1037
15649853	Email/Text: bankruptcy@springoakscapital.com	Dec 16 2023 00:02:00	Spring Oaks Capital SPV, LLC, P. O. Box 1216, Chesapeake, VA 23327-1216
15641305	EDI: SYNC	Dec 16 2023 04:50:00	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
15641306	EDI: CITICORP	Dec 16 2023 04:50:00	The Home Depot Credit Services, P.O. Box 6028, The Lakes, NV 88901-6028
15654909	Email/Text: BNCnotices@dcmservices.com	Dec 16 2023 00:02:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15656290	Email/Text: BNCnotices@dcmservices.com	Dec 16 2023 00:02:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15634342		American Express
15634343		Capital One Bank
15634347		Comenity/Capital Bank
15634349		M&T Bank
15634350		PNC
15634351		PNC Bank
15634353		Sears/CBNA
15634354		Synchrony Bank?lowes
15634355		The Home Depot/CBNA
cr	*+	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	*+	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	*+	Scott Township, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 10 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	

District/off: 0315-2

User: auto

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Date Rcvd: Dec 15, 2023

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on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Township of Scott jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor City of Pittsburgh and School District of Pittsburgh jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com

Jennifer L. Cerce

on behalf of Creditor Scott Township jlc@mbm-law.net

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Rodney D. Shepherd

on behalf of Debtor Terrance L. Cassidy Sr. rodsheph@cs.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfbis.com

TOTAL: 11